

ADVOCATE FOR BUSINESS

Workers' Compensation Board The Advocate for Business

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The Advocate for Business offers educational presentations on topics important to business, such as an employer's responsibilities and insurance requirements, as well as reducing premiums and penalties.

Call or email to schedule a presentation.

The Advocate for Business is the liaison between New York's business community and the Workers' Compensation Board, giving employers one place to contact for answers to their workers' compensation questions. The Advocate for Business:

- Assists businesses with insurance coverage problems and compliance with the Workers' Compensation Law;
- Educates employers and government personnel on how the workers' compensation system works and their responsibilities; and
- Meets with business associations and employer groups to hear their workers' compensation concerns, report those issues to the Chair of the Workers' Compensation Board, and offer solutions.

The Advocate for Business works with employers of all sizes in all industries, particularly small business owners, with issues they've been unable to resolve elsewhere.



Contact the Advocate for Business for information about your business and workers' compensation:

1-877-632-4996

When calling, please have the following information available:

- Complete Corporate Name
- Contact Person, Phone Number and Email Address
- Insurer and Policy Number
- Federal Employer Identification Number or WCB Employer Number
- Brief Description of the Problem and any Correspondence Received

INSURANCE MUST BE PROVIDED FOR:

Workers in all for-profit businesses

Domestic workers, sitters, companions and live-in maids employed 40 hours per week in a residence

Farm workers whose employer paid \$1,200 or more for farm labor in the preceding calendar year

Most workers compensated by a nonprofit organization

Any other worker the Workers' Compensation Board determines is an employee

WHO DOES NOT NEED INSURANCE:

Sole proprietors

Individuals in partnerships

Individuals in one- and two-person corporations where the individual(s) owns all stock (at least one share each in two-person corporations) and holds all corporate offices if the corporation has no employees

Business owners can always include themselves on a policy.

When an Incident Occurs

When a workplace accident occurs, the employer should:

- Immediately report the accident to the insurer;
- Investigate the cause of the accident; and
- Correct safety hazards.

Employers can also stay in touch with the injured worker during recovery. Benefits for lost wages must begin within 18 days of injury or 10 days of notice, whichever is later. Late accident reporting can cause benefits to begin later than the allowed time frame, which can result in penalties. Studies show prompt reporting of an incident and timely benefits ultimately reduce workers' compensation costs.

Employers Must Carry Workers' Compensation and Disability Insurance

Workers' compensation insurance provides benefits for employees injured at work and also protects employers from liability. Employers who fail to carry workers' compensation and disability insurance face financial penalties; criminal and civil penalties are also possible. There are also penalties if an employer intentionally and materially:

- Understates or conceals payroll.
- Misrepresents or conceals employee duties to avoid a proper classification for premium calculation.

The Board may issue a stop-work order to any employer operating without required workers' compensation coverage, or who fails to pay penalties (except if the failure concerns only domestic or child care workers). When the employer secures insurance and enters a payment plan with the Board, a conditional release from a stop-work order is possible.

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